

In re:
Anthony J. Costanzo
Kimberly A. Katchen-Costanzo
Debtors

Case No. 24-11448-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Oct 03, 2024

User: admin
Form ID: pdf900

Page 1 of 2
Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 05, 2024:

Recip ID	Recipient Name and Address
db/jdb	Anthony J. Costanzo, Kimberly A. Katchen-Costanzo, 532 S Taney St, Philadelphia, PA 19146-1045

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 05, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 3, 2024 at the address(es) listed below:

Name	Email Address
JOSHUA I. GOLDMAN	on behalf of Creditor US Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust Josh.Goldman@padgettlawgroup.com, angelica.reyes@padgettlawgroup.com;bkecf@padgettlawgroup.com;josh.goldman@ecf.CourtDrive.com
LAUREN MOYER	on behalf of Creditor Fay Servicing LLC as servicer for US Bank Trust National Association, Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust bkecf@friedmanvartolo.com
MICHAEL A. CIBIK	on behalf of Joint Debtor Kimberly A. Katchen-Costanzo help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.com;m;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
MICHAEL A. CIBIK	on behalf of Debtor Anthony J. Costanzo help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.com;m;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com

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United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA**

Anthony J. Costanzo,
Kimberly A. Katchen-Costanzo

Debtors.

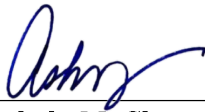
Case No. 24-11448-AMC
Chapter 13

Order Sustaining Omnibus Objection to Claims

After consideration of the Omnibus Objection to Claims filed by Debtors Anthony J. Costanzo and Kimberly A. Katchen-Costanzo, after notice and opportunity for hearing, and for good cause shown, it is hereby **ORDERED**:

1. The objection is **SUSTAINED**.
2. The following claims are hereby **DISALLOWED** in their entirety pursuant to 11 U.S.C. § 502(b)(1) on the grounds that they are time-barred under Pennsylvania law:
 - a. Claim No. 1 filed by Merrick Bank
 - b. Claim No. 2 filed by Merrick Bank
 - c. Claim No. 4 filed by LVNV Funding, LLC
 - d. Claim No. 5 filed by LVNV Funding, LLC
 - e. Claim No. 6 filed by LVNV Funding, LLC
 - f. Claim No. 7 filed by LVNV Funding, LLC
 - g. Claim No. 10 filed by American Express National Bank
 - h. Claim No. 12 filed by LVNV Funding, LLC
 - i. Claim No. 13 filed by CACH, LLC
 - j. Claim No. 18 filed by CACH, LLC
 - k. Claim No. 21 filed by Bank of America, N.A.
 - l. Claim No. 22 filed by Bank of America, N.A.
 - m. Claim No. 23 filed by Bank of America, N.A.
 - n. Claim No. 24 filed by Bank of America, N.A.

Date: Oct. 3, 2024



Ashely M. Chan
Chief U.S. Bankruptcy Judge